

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James K Donovan
Alison M Donovan
Debtors

Case No. 17-02450-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DGeorge
Form ID: 318

Page 1 of 2
Total Noticed: 28

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.

db/jdb
4933125 +James K Donovan, Alison M Donovan, 1741 Forest Acres Drive, Clarks Summit, PA 18411-9532
4933128 Assetcare, Sherman, TX 75090
4933130 Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
4933131 KML Law Group, P.C., 701 Market St Ste 500, Philadelphia, PA 19106-1538
4933134 Lakeview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1837
4940920 Medical Data Systems I, 2120 15th Ave, Vero Beach, FL 32960-3436
+NAPA at Moses Taylor Hospital - PA, C. Tech Collections, Inc., 5505 Nesconset Hwy - Ste 200,
Mt. Sinai, NY 11766-2026
4967589 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635
4944664 +Navient Solutions, LLC., 220 lasley ave, WILKES-BARRE, PA 18706-1430
4960667 +PHEEA, PO Box 8147, Harrisburg PA 17105-8147
4933139 Tek-Collect Inc, 871 Park St, Columbus, OH 43215-1441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4933123 EDI: AMEREXPR.COM Dec 13 2017 18:53:00 Amex, Correspondence, PO Box 981540,
El Paso, TX 79998-1540
4933124 EDI: AMEREXPR.COM Dec 13 2017 18:53:00 Amex, PO Box 297871,
Fort Lauderdale, FL 33329-7871
4933127 EDI: CAPITALONE.COM Dec 13 2017 18:53:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119
4933126 EDI: CAPITALONE.COM Dec 13 2017 18:53:00 Capital One, Attn: Bankruptcy, PO Box 30253,
Salt Lake City, UT 84130-0253
4933129 +EDI: NAVIENTFKASMDOE.COM Dec 13 2017 18:53:00 Dept of Ed/Navient, Attn: Claims Dept,
PO Box 9635, Wilkes Barre, PA 18773-9635, Dept of Ed/Navient, PO Box 18773-9635
4944395 +E-mail/Text: camanagement@mtb.com Dec 13 2017 18:57:52 Lakeview Loan Servicing, LLC,
c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
4933132 E-mail/Text: camanagement@mtb.com Dec 13 2017 18:57:52 M & T Bank, 1 Fountain Plz,
Buffalo, NY 14203-1420
4933133 E-mail/Text: camanagement@mtb.com Dec 13 2017 18:57:52 M & T Bank, PO Box 844,
Buffalo, NY 14240-0844
4945553 EDI: AGFINANCE.COM Dec 13 2017 18:53:00 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
4933136 EDI: AGFINANCE.COM Dec 13 2017 18:53:00 OneMain, Attn: Bankruptcy, 601 NW 2nd St,
Evansville, IN 47708-1013
4933137 EDI: AGFINANCE.COM Dec 13 2017 18:53:00 Onemain, PO Box 1010, Evansville, IN 47706-1010
4933785 +EDI: PRA.COM Dec 13 2017 18:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4967602 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 13 2017 18:57:55
Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
Harrisburg PA 17128-0946
4990590 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 13 2017 18:57:55
Pennsylvania Department of Revenue, P.O. Box 280946, Harrisburg, PA 17128-0946
4933138 EDI: PRA.COM Dec 13 2017 18:53:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
4960282 EDI: Q3G.COM Dec 13 2017 18:53:00 Quantum3 Group LLC as agent for, CF Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
4960283 EDI: Q3G.COM Dec 13 2017 18:53:00 Quantum3 Group LLC as agent for,
CASCADE CAPITAL LLC SERIES C, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4933135 Navient, PO Box 9500, Wilkes Barre, PA 18773-9500, Navient, Attn: Bankruptcy,
PO Box 9500
4948158 Navient, PO Box 9500, Wilkes Barre, PA 18773-9500, Navient, Attn: Bankruptcy,
PO Box 9500
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4948146* Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
4948147* Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
4948148* Assetcare, Sherman, TX 75090
4948150* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119)
4948149* Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
4948151* Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
4948152* +Dept of Ed/Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barre, PA 18773-9635,
Dept of Ed/Navient, PO Box 18773-9635
4948153* KML Law Group, P.C., 701 Market St Ste 500, Philadelphia, PA 19106-1538
4948154* Lakeview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1837
4948155* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M & T Bank, 1 Fountain Plz, Buffalo, NY 14203-1420)
4948156* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M & T Bank, PO Box 844, Buffalo, NY 14240-0844)
4948157* Medical Data Systems I, 2120 15th Ave, Vero Beach, FL 32960-3436

***** BYPASSED RECIPIENTS (continued) *****

4948159* OneMain, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
4948160* Onemain, PO Box 1010, Evansville, IN 47706-1010
4967604* Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
Harrisburg PA 17128-0946
4948161* Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4948162* Tek-Collect Inc, 871 Park St, Columbus, OH 43215-1441

TOTALS: 2, * 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
Patrick Anthony Kane, III on behalf of Debtor 1 James K Donovan pkane@kanelegal.org,
kanelegal@gmail.com
Patrick Anthony Kane, III on behalf of Debtor 2 Alison M Donovan pkane@kanelegal.org,
kanelegal@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **James K Donovan**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6398**

EIN --_-----

Debtor 2 **Alison M Donovan**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5096**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-02450-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James K Donovan

Alison M Donovan

**By the
court:**December 13, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: DGeorge, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.